

Vicsar Global

Commercial Loan Brokerage

An aerial photograph of a city skyline featuring several modern high-rise buildings. The central focus is a large, multi-story building with a curved facade and a grid of windows. To its right is another tall building with a more traditional architectural style. The background shows a dense urban landscape under a clear blue sky. The image is overlaid with a dark blue diagonal banner that contains the main text.

DOING
BUSINESS WITH
VICSAR GLOBAL FINANCE LLC

The Rosewood Court Building
2101 Cedar Springs Rd. Ste. 1050
Dallas, Texas 75201
1.877.827.2559 | www.VicsarGlobal.com | AccountExecutive@VicsarGlobal.com

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Vicsar Global Finance LLC
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V i c s a r G l o b a l F i n a n c e L L C

WELCOME!

Thank you for joining Vicsar Global Finance LLC.

Vicsar Global Finance is *Your Better Financing Connection* to specialty lenders that finance commercial loans across a diverse range of project types and locations.

Founded in 2009, Vicsar Global has been guided by a spirit of ethical business practices. Our **commitment to transparency and integrity** has supported our expansion from a boutique firm in Dallas to the globally respected company it is today.

OUR GOAL

Our goal is to **offer your client more than one financing solution to choose from**. We achieve this with a dedication to placing each project we review with the best possible financing solution available and with minimal cost to the client.

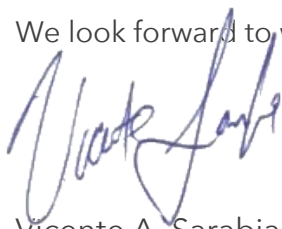
A client dealing with Vicsar Global Finance has a one-stop shopping opportunity where we will take one application to several lenders in order to procure attractive loan offers and terms for the client to choose from.

OUR COMMITMENT TO YOU

We will secure each Referring Partner a fee that is equal to ours and payable at closing.

At Vicsar Global we know that your success is our success. We are committed to our network of Brokers, Realtors, Loan Officers, Attorneys and Referral Partners. Please let us know how we can make our process easier for you and your clients.

We look forward to working with you,



Vicente A. Sarabia
Managing Partner

STEPS TO LOAN CLOSING

1

ONLINE APPLICATION

Submit your client's project information in our online [APPLICATION](#).

No other documents required at this stage, just our online form.

Complete the form on your client's behalf or send them a direct link. Make sure they list you as the referring party at the bottom of the form. We'll copy you on all correspondence.

2

WE DO THE WORK

We will use the information you provided in the online form to **search** our network of lenders and **find a match**.

Our goal is to locate more than one financing solution for your client to choose from.

Our network of Lenders is always expanding so that we can offer the best solutions to your clients.

3

CHOOSE THE LOAN YOU WANT

Once your client's request is matched with a solution, you will be given a preliminary **Loan Proposal** with an explanation of the full Loan Terms to review with your client.

All Referral Fees and Loan Costs will be itemized in this document.

4

GET PAID AT CLOSING

Once your client has chosen a Loan Proposal that works for them, we will help them engage the Lender to begin the Lender's Loan Underwriting process.

Once Underwriting is complete and the **Client Receives Financing** for their project, and you will be wired your Referral Fee directly from the Lender.

FINANCING GUIDELINES

	MINIMUM	MAXIMUM
U.S.A & Canada	\$ 55 Thousand	\$ 500 Million +
International*	\$ 1 Million	\$ 500 Million +

**Note: Lenders in our network are currently unable to fund projects located in the following countries: Ukraine, Russia, Iran, Iraq, Afghanistan, Syria, Pakistan, or any region at war.*

TYPICAL FUNDING EXAMPLES*		
LOAN TYPE	MINIMUM CLIENT \$ CONTRUBUTION	CLOSING TIME
International Projects	1% + underwriting	30-45 Days
New Projects	20% + underwriting	30-45 Days
Acquisition of an Existing Business	10% + underwriting	30-45 Days
Existing Businesses	15-20 Thousand	30-45 Days
New Construction	10-30%	45-60 Days
Real Estate Developments	10-30%	45-60 Days
Purchase Orders & Factoring	Underwriting only	2-3 Weeks
Equipment	10-20%	2-5 Days
Rental Properties	10-30%	30-60 Days

**All loans are unique therefore closing times, client contributions, & underwriting costs will be different for each project. Underwriting costs are never the same on any two projects. We've seen them range anywhere from \$3k-20K.*

OPTIONS THAT WORK

Options for Every Lending Obstacle

OBSTACLE	SOLUTION
Low Credit	Some lenders have No Minimum FICO requirement. Others can go as low as 550.
No Prior Experience	Some lenders will base qualification on Revenue and/or Credit only.
Not in Business Long Enough	Some lenders specialize in funding Start-Ups, others will fund businesses that have been income producing for just 30 days.
No Revenue	Some lenders will take a personal guarantee, others qualify a client based on Real Estate equity assets. One lender will refinance the asset if it has no equity in order to qualify the business loan.
Bankruptcy	One lender specializes in Debtor In Possession (DIP) Financing. Other lenders offer Foreclosure & Bankruptcy Bail-Out. Others only require the bankruptcy to be 1 year old.
Start-Ups	Some Lenders base qualification on the client's background story & business plan, personal credit, and personal assets.

The quickest way to find out if we can help the client is to get their **APPLICATION** in front of a lender. Some lenders will offer a Preliminary Loan Proposal with Terms right away. Other lenders will want to schedule a phone call with the client to discuss the project first.

Due to high volume, we cannot accept project summaries or lengthy presentations. The Lender will request that information if needed. Our online forms contain all of the bullet points we need in order to obtain preliminary lending solutions for your review.

FREQUENTLY ASKED QUESTIONS



WHAT ABOUT FEES?

NO UPFRONT FEES Vicsar Global Finance LLC charges absolutely no up-front fees.

We are only successful if your client's project funds. At that point, our fee is included in the loan proceeds at closing. With the exception of one direct lender in our network, our fee will always be payable from the loan proceeds at closing.

REFERRAL FEES We secure Brokers and Referral Partners a fee that is **equal to ours** and payable out of the loan proceeds at closing. All Closing Fees will be disclosed in the Preliminary Loan Proposal provided once the client has been paired with a Lender.

CLOSING FEES The Closing Fee will vary depending on the amount of capital being requested. It is **typically between 1 and 5 points**.

For example: a small transaction of \$200 thousand would generally warrant a 5-point fee while a larger transaction of \$200 million would typically call for a 1-point fee.

OTHER SOURCE'S FEES Some of the Arranging Sources in our network who offer **International Loan Options** do charge a fully refundable **up-front fee** before engaging the lender. Those sources are A rated with the BBB. The retainer is fully (100%) refundable if no offer is made by the lender or if the terms offered are different from the terms agreed to.

DO I NEED TO SIGN ANYTHING?

**NON-CIRCUMVENT
NON-DISCLOSURE** **YES!** A copy of our industry standard **NCND** (Non-Circumvent Non-Disclosure) agreement is attached to this document and is available on our website for download. Our NCND will need to be executed before engaging a Lender on any submitted project.

The spirit of the NCND is to prohibit clients and Brokers or Referring Partners from contacting Vicsar Global's Lending Sources and Investors without our consent or involvement.

HOW WILL YOU KNOW THE FORM IS FROM MY CLIENT?

Make sure your client lists you as the referring person where indicated at the bottom of our online application forms.

We will copy you on all correspondence as we walk your client through the process, step-by-step.

HOW LONG DOES PRE-QUALIFICATION TAKE?

We ask that you give our team a minimum of **3 business days** up to 5 business days to review your client's submission and reach out to the Lenders we believe will be interested in funding the loan.

Many clients come to us for specialty financing solutions on tough-to-fund projects that require more creative funding strategies. Our team will explore every possible solution in our network of lending sources to find your client the best possible financing solution available.

WHAT'S YOUR SKYPE, PHONE CALL AND CONFERENCE CALLS POLICY?

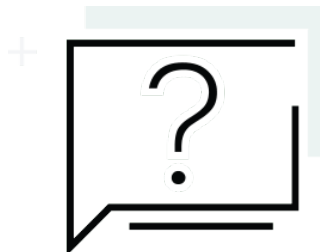
While we are happy to schedule a call with you and/or your client, it will be difficult for us to speak intelligently about your client's project without first reviewing their application.

For this reason we ask that client phone call requests **occur only after a completed application is received and they have reviewed the preliminary proposal.**

We prefer to communicate primarily via email which allows for a paper trail so that no confusion can take place. If you or your clients ever need to refer back to information received, you will have it in writing in an email.

After nearly 10 years of successful funding, our longstanding broker clients greatly appreciate this process; we hope you will too.

MORE QUESTIONS?



Find more answers to your questions on our website's [Frequently Asked Questions Page](#). Or, contact an Account Executive:

AccountExecutive@VicsarGlobal.com

Non-Circumvention/Non-Disclosure Agreement

This NON-CIRCUMVENTION, NON-DISCLOSURE AGREEMENT (hereinafter the "Agreement") is entered into by and between VIC SAR GLOBAL FINANCE LLC (hereinafter the "Disclosing Party") and _____ (hereinafter the "Receiving Party"), collectively known as the "Parties", as of this ____ day of _____, 20____.

Article I: Confidential Information

A. Definitions. For the purposes of this Agreement, all information and trade secrets concerning the business and affairs of the Disclosing Party is considered confidential and shall hereafter be referred to as "Confidential Information." Confidential Information includes, but is not limited to, customer lists, lender lists, personnel lists, identities, addresses, telephone numbers, facsimile numbers, E-mail addresses, letters of intent, bank codes, account numbers, financial references, financial products, financial proposals, business plans, marketing plans, trade policies and secrets, and any other materials or information provided or shown to the Receiving Party irrespective of the form or medium, and includes all documents, records, notes, or other material containing or based in information included in the foregoing.

B. Copies. Any and all summaries, documents, notes or materials regarding Confidential Information created or gathered by the Receiving Party shall also be considered Confidential Information and shall be subject to the terms of this Agreement.

C. Property Rights. Receiving Party Acknowledges and agrees that the Confidential Information is and shall remain the exclusive, valuable property of the Disclosing Party.

Article III: Non-Disclosure

A. Purpose. Receiving Party acknowledges and agrees that Confidential Information supplied by the Disclosing Party is being made accessible solely on the understanding that the knowledge derived therefrom is to be used exclusively for the purpose of evaluating the business for a potential proposal, transaction, negotiation, investment, or other business opportunity and the terms thereof shall be written out in a separate agreement.

B. Non-Circumvention. Receiving Party agrees not to directly or indirectly contact, deal with, transact, or otherwise be involved with any of the Disclosing Party's contacts including but not limited to broker corporation, partnership, proprietorships, trust, individuals, realtors, loan officers, mortgage processors, private banks, lenders or other entities introduced by the Disclosing Party without the specific written permission of the Disclosing Party.

Initial

C. Non-Disclosure. Receiving Party agrees not to disclose Confidential Information to any third party (individual, company, corporation, or other entity) or to use Confidential Information for any purpose other than the reasons mentioned in section (A) of this article.

D. Representatives. Receiving Party shall limit the availability of Confidential Information to its employees and representatives who have a need to know, and who are directly involved in the evaluation of the business and any potential transaction. It is the duty and responsibility of the Receiving Party to inform each person to whom Confidential Information is transmitted that the information is confidential and that its use and disclosure are subject to the terms and conditions of this Agreement.

E. Legal Disclosure. Receiving Party may be required by law (through court or administrative order, subpoena or other such legal proclamation) to disclose Confidential Information for the purposes of aiding or taking part in a case involving a violation of the law. Receiving Party shall, if legally permissible, promptly notify the Disclosing Party of any such demand for disclosure so that the Disclosing Party may seek to make such disclosure subject to a protective order or other appropriate remedy to preserve the confidentiality of the Confidential Information. Notwithstanding the foregoing, if the Disclosing Party is unable to obtain a protective order, the Receiving Party may be compelled to disclose such Confidential Information and will not be held liable.

Article IV: Breach of Agreement

A. Indemnity. Receiving Party hereby agrees to hold the Disclosing Party harmless from any damages, costs or liabilities and agrees to keep the Disclosing Party indemnified with respect to damages arising out of or resulting from any unauthorized use or disclosure of the Confidential Information or other violation of this Agreement.

B. Injunctive Relief. Receiving Party understands and agrees that a breach of this Agreement on their part could cause the Disclosing Party irreparable harm, the extent of which would be insurmountable, and the Disclosing Party is therefore entitled to equitable relief, including injunctive relief and specific performance. Such remedies shall not be the exclusive remedies for any breach of this Agreement but shall be in addition to all other remedies available at law or in equity.

Article V: Survival

A. Termination. In the event of a successful transaction, or at any time upon the request of the Disclosing Party, the Receiving Party shall promptly return and/or destroy all Confidential Information in its possession without retaining any copies thereof. Whether a transaction did or did not take place, the Receiving Party remains bound to the terms and conditions of this Agreement in perpetuity.

Initial

B. Severability. Should any provision within this Agreement be found by a court of competent jurisdiction to be invalid or unenforceable, such provision shall be modified, rewritten or interpreted to include as much of its nature and scope as will render it enforceable. If the provision cannot be modified to be enforceable in any respect, it will not be given effect, and the remainder of the Agreement will be enforced as if such provision was not included.

Article VI: Entire Agreement

This Agreement constitutes the entire understanding between the Parties and supersedes any and all prior or contemporaneous understandings and agreements, whether oral or written, between the Parties, with respect to the subject matter hereof. This Agreement can only be modified by a written amendment signed by the party against whom enforcement of such modification is sought.

Article VII: Governing Law

The validity, construction and performance of this Agreement shall be governed and construed in accordance with the laws of the land without giving effect to any conflict of law provisions thereof.

IN WITNESS WHEREOF, the Receiving Parties hereto have executed this Agreement as of the dates below.

Receiving Party Signature: _____ Date: _____

Receiving Party Name: _____

Business/Entity Name: _____

Email: _____

Phone Number: _____